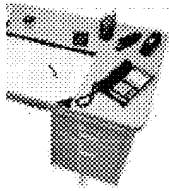


# **EXHIBIT 85**



**Joel C Readence** To: John\_S\_Lee@countrywide.com, Monica\_A\_Brudenell@countrywide.com, Caroline@opuscmc.com, Sarah\_Netto@Countrywide.com, roger@opuscmc.com  
cc: Craig\_X\_Ingle/JPMCHASE@JPMCHASE, Eliza E Hay/JPMCHASE@JPMCHASE, Seth M Fenton/JPMCHASE@JPMCHASE  
03/13/2006 11:16 AM Subject: CW20060330 5-6 ARMS

Ladies & Gentlemen:

Due diligence has been scheduled to take place on **3/20/06** through **3/24/06** at the following location:

**OPUS CAPITAL MARKET CONSULTANTS**

**ATTN: Roger Hale**

**150 North Michigan Avenue, 28th Floor**

**Chicago, IL 60601**

**OPUS CAPITAL MARKET CONSULTANTS** has been selected to perform the review of the files. **Roger Hale** is the lead contact at OPUS and can be contacted at **312-624-7658**. Monica Brudnell is the main contact at **Countrywide** and can be contacted at **818-225-3321**. **Sarah Netto** will be the secondary contact and can be reached at **(818) 225-3351**.

**JPM Contacts:**

Your deal manager is **Seth Fenton** who can be contacted at **212-834-5463**.

Your due diligence manager is **Joel Readence** who can be contacted at **212.834.9146**.

The attached file represents those **25** loans selected for review. All loans must be made available for review. If you are unable to provide these files within the specified time frame, you must contact us immediately.



CW20060330 5-6 ARMS SAMPLE.xls.zip

**OPUS Responsibilities:**

To provide to the seller and to our firm the following daily reports:

Data Delta Tapes

Missing Document Report

Event Level 3 Reports

Final due diligence tapes must be provided to us no later than **3/30/05**.

**COUNTRYWIDE Responsibilities:**

**COUNTRYWIDE** will be required to make the necessary corrections to the loan-level data based on the due diligence firm's findings. The final settlement tape must contain these

corrections. If these corrections are not made, the settlement may be delayed.

Provide settlement tapes timely as requested by your deal manager.

Please feel free to contact me with any questions.

Sincerely,

Joel C. Readence  
JP Morgan Securities, Inc.  
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New York, NY 10017  
PH: (212) 834-9146  
FAX: 1(866) 558-9649  
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